

# Search report

File 348:EUROPEAN PATENTS 1978-2001/Jun W04

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File 349:PCT Fulltext 1983-2001/UB=20010621, UT=20010614

(c) 2001 WIPO/MicroPat

Set	Items	Description
S1	440621	DOCUMENT? OR CHECK? ? OR CHEQUE? ? OR INSTRUMENT? OR MONET- ARY()TRANSACTION? OR MONEY()ORDER?
S2	559	S1(5N) (ATM OR (TELLER? OR TRANSACTION? OR BANK?) () (MACHINE? OR TERMINAL?) OR KIOSK?)
S3	45	S2(5N) (CASH OR CASHES OR CASHING OR CASHED)
S4	30	S3 (S) (REMIT? OR DEPOSIT? OR DISPENS? OR TRANSFER? OR WIRE OR MONEY()ORDER? OR TOUCHSCREEN? OR TOUCH()SCREEN?)
S5	8	S3 (S) (SIGNATURE? OR ENDORS? OR SIGNED OR BIOMETRIC? OR I- RIS? OR RETINA? OR FINGER()PRINT? OR FINGERPRINT? OR VOICE OR FACIAL OR FACE OR HAND)
S6	12	S2 (S) (BILL OR BILLS) (2N) (PAY? OR PAID OR PAYMENT)
S7	13	S2 (S) (CAR OR COURTESY()AMOUNT()RECOGNI? OR LAR OR LEGAL(- )AMOUNT()RECOGNI? OR MICR OR CHARACTER()RECOGNI? OR OCR)
S8	22850	(IMAGE OR IMAGES) (5N) (VALID? OR VERIFY? OR EVALUAT? OR S- UBSTANTIAT? OR CONFIRM? OR AUTHENTIC? OR ANALYS? OR ANALYZ? OR ANALYT?)
S9	45	S4 OR S5 OR S6 OR S7
S10	7	S4(S) (S6 OR S7)
?		

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7/3,K/1 (Item 1 from file: 348)  
DIALOG(R) File 348:EUROPEAN PATENTS  
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01125963

System and method for image depositing, image presentment and deposit taking in a commercial environment

System und Verfahren zur Bildablage, Bilddarstellung und Vornehmen von Einzahlungen in einem kommerziellen Umgebung

Système et méthode pour le depot d'images, la presentation d'images et la reception de depots dans un environnement commercial

PATENT ASSIGNEE:

CITIBANK, N.A., (1570360), 399 Park Avenue, New York, New York 10043, (US), (Applicant designated States: all)

Citicorp Development Center, Inc., (1175292), 12731 W. Jefferson Boulevard, Los Angeles, California 90066, (US), (Applicant designated States: all)

INVENTOR:

Slater, Alan, 10 Jefferson Road,, East Brunswick, New Jersey 08816, (US)  
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Do D. Cuong, 7226 Newcastle Avenue, Reseda, California 91335, (US)

McSharry H. Patrick, 6002 S. La Cienega Blvd., Los Angeles, California 90056, (US)

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Gryte Stephen M., 12672 Dewey Street, Los Angeles, California 90066, (US)  
Brooks, Robert O. (Bob), 6221 Flores Avenue, Los Angeles, California 90056, (US)

LEGAL REPRESENTATIVE:

Hynell, Magnus (23172), Hynell Patenttjanst AB, Patron Carls vag 2, 683 40 Hagfors/Uddeholm, (SE)

PATENT (CC, No, Kind, Date): EP 984410 A1 000308 (Basic)

APPLICATION (CC, No, Date): EP 99202212 990707;

PRIORITY (CC, No, Date): US 92486 P 980707; US 92487 P 980707

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI; LU; MC; NL; PT; SE

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: G07F-019/00; G07F-007/10; G06F-017/60

ABSTRACT WORD COUNT: 89

NOTE:

Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200010	1184
SPEC A	(English)	200010	5930
Total word count - document A			7114
Total word count - document B			0
Total word count - documents A + B			7114

...SPECIFICATION is thus one object of the invention to provide a method and system to image **check** items at an **ATM**, collect **MICR** code line and other information about the check and deposit account, and transmit the image...may be used, but may also be combined into one entry point for scanning. The **ATM** is configured to validate **check** items through **MICR** code line and **OCR** software as well as being capable of validating

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currency deposit items. A display permits presentment...

...on the customer display and the machine allows the customer to input check amounts, using **courtesy amount recognition** software to assist as appropriate. It has the capability of printing the transaction record with...

...check as well as compile deposit information such as deposit account number, check courtesy amount, **MICR** code line data, cash deposit details (number of notes of each denomination, and total cash), and total deposit amount, to produce a facsimile of a deposit slip for the **check** processing center. The automatic **teller machine** includes software to compress, encrypt and digitally sign the check for transmission to a secure...

7/3,K/2 (Item 2 from file: 348)

DIALOG(R) File 348:EUROPEAN PATENTS

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00680318

Method for reading MICR data.

Verfahren zum Lesen von MICR-Daten.

Procede de lecture de donnees MICR.

PATENT ASSIGNEE:

AT&T GLOBAL INFORMATION SOLUTIONS INTERNATIONAL INC., (1449481), 1700  
South Patterson Boulevard, Dayton, Ohio 45479, (US), (applicant  
designated states: DE;GB)

INVENTOR:

Ho, Benedict C.M., 488 Heatherhill Pl., Waterloo, Ontario N2T 1H7, (CA)  
Franklin, Gene R., 577 Stonebury Crescent, Waterloo, Ontario, (CA)

LEGAL REPRESENTATIVE:

Cleary, Fidelma et al (85871), International IP Department NCR Limited  
206 Marylebone Road, London NW1 6LY, (GB)

PATENT (CC, No, Kind, Date): EP 651345 A2 950503 (Basic)  
EP 651345 A3 960403

APPLICATION (CC, No, Date): EP 94308009 941028;

PRIORITY (CC, No, Date): US 142031 931028

DESIGNATED STATES: DE; GB

INTERNATIONAL PATENT CLASS: G06K-009/18;

ABSTRACT WORD COUNT: 128

LANGUAGE (Publication,Procedural,Application): English; English; English  
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	EPAB95	823
SPEC A	(English)	EPAB95	3072
Total word count - document A			3895
Total word count - document B			0
Total word count - documents A + B			3895

...SPECIFICATION The document processing is effected by moving the documents with the key or magnetic ink **character recognition** (MICR) data thereon in reading relationship with a magnetic or MICR reader positioned along a **document** track included in the **banking machines**. As a **document** is moved in the document track past the MICR reader, waveforms are generated by the MICR reader. Each character within a particular font is printed so as to have its own individual waveform generated by the MICR reader. One characteristic of E-13B font is that each character within the font always...

Search report

...positive-going waveform to indicate the start of a character. The output signals from the MICR reader are electronically processed by **character recognition** circuitry to identify the waveforms being read as being indicative of individual characters within that...

7/3,K/3 (Item 3 from file: 348)

DIALOG(R) File 348:EUROPEAN PATENTS

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00540362

**Signature verification method.**

**Unterschriftprüfungsverfahren.**

**Methode pour la verification de signatures.**

PATENT ASSIGNEE:

NCR INTERNATIONAL INC., (1449480), 1700 South Patterson Boulevard,  
Dayton, Ohio 45479, (US), (applicant designated states: DE;FR;GB)

INVENTOR:

Lall, Thomas Beherumal, 906 Avon Drive, Cambridge, Ohio 43725, (US)  
Gutridge, Richard Lee, 945 Blossom Lane, Zanesville, Ohio 43701, (US)

LEGAL REPRESENTATIVE:

Robinson, Robert George (35392), International Patent Department NCR  
Limited 915 High Road North Finchley, London N12 8QJ, (GB)

PATENT (CC, No, Kind, Date): EP 517405 A2 921209 (Basic)

APPLICATION (CC, No, Date): EP 92304695 920522;

PRIORITY (CC, No, Date): US 707545 910530

DESIGNATED STATES: DE; FR; GB

INTERNATIONAL PATENT CLASS: G07C-009/00; G07F-007/10;

ABSTRACT WORD COUNT: 181

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	EPABF1	331
SPEC A	(English)	EPABF1	2486
Total word count - document A			2817
Total word count - document B			0
Total word count - documents A + B			2817

...SPECIFICATION then keys in the monetary amount of the cheque to be cashed and feeds the **cheque** into the **ATM**. **MICR** data on the **cheque** is then read to provide the account number of the drawer of the cheque. The...

7/3,K/4 (Item 4 from file: 348)

DIALOG(R) File 348:EUROPEAN PATENTS

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00437940

**Method for recognizing the leading edge of a character**

**Verfahren zum Erkennen der Vorderkante eines Zeichens**

**Methode de reconnaissance du bord avant d'un caractere**

PATENT ASSIGNEE:

AT&T GLOBAL INFORMATION SOLUTIONS INTERNATIONAL INC., (1449481), 1700  
South Patterson Boulevard, Dayton, Ohio 45479, (US), (applicant  
designated states: DE;GB)

INVENTOR:

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Search report

(CA)

Ho, Benedict Chuk-Min, 488 Heatherhill Place, Waterloo, Ontario N2T 1H7,

(CA)

LEGAL REPRESENTATIVE:

Robinson, Robert George et al (35395), International Intellectual  
Property Department, NCR LIMITED, 915 High Road, North Finchley, London  
N12 8QJ, (GB)

PATENT (CC, No, Kind, Date): EP 435572 A2 910703 (Basic)

EP 435572 A3 930113

EP 435572 B1 960313

APPLICATION (CC, No, Date): EP 90313995 901220;

PRIORITY (CC, No, Date): US 457623 891227

DESIGNATED STATES: DE; GB

INTERNATIONAL PATENT CLASS: G06K-009/18; G06K-009/32;

ABSTRACT WORD COUNT: 202

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS B	(English)	EPAB96	578
CLAIMS B	(German)	EPAB96	519
CLAIMS B	(French)	EPAB96	647
SPEC B	(English)	EPAB96	6496

Total word count - document A 0

Total word count - document B 8240

Total word count - documents A + B 8240

...SPECIFICATION and sorting machines. The processing is effected by moving the documents with the key or **MICR** data thereon in reading relationship with a magnetic or **MICR** reader positioned along a **document** track included in the **banking machines**. As a **document** is moved in the document track past the **MICR** reader, waveforms are generated by the **MICR** reader. Each character within a particular font is printed so as to have its own individual waveform generated by the **MICR** reader. One characteristic of E13B font is that each character within the font always starts...

...positive-going waveform to indicate the start of a character. The output signals from the **MICR** reader are processed for thresholding, for example, and then they are processed by **character recognition** circuitry to identify the waveforms being read as being indicative of individual characters within that...

7/3,K/5 (Item 5 from file: 348)

DIALOG(R)File 348:EUROPEAN PATENTS

(c) 2001 European Patent Office. All rts. reserv.

00339621

Evacuation pump control for a centrifuge instrument.

Kontrolle fur die Entleerungspumpe eines Zentrifugalapparates.

Contrôle de la pompe de vidange d'un appareil centrifuge.

PATENT ASSIGNEE:

E.I. DU PONT DE NEMOURS AND COMPANY, (200580), 1007 Market Street,  
Wilmington Delaware 19898, (US), (applicant designated states:  
DE;FR;GB;IT)

INVENTOR:

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Robertson, Ronald Craig, 2707 Marklyn Drive, Wilmington Delaware 19810,

Search report

(US)

Sullivan, Mark A., 32 Parkland Drive, Woodbury Connecticut 06798, (US)  
LEGAL REPRESENTATIVE:

Selting, Gunther, Dipl.-Ing. et al (11092), Patentanwälte von Kreisler,

Selting, Werner Deichmannhaus am Hauptbahnhof, W-5000 Köln 1, (DE)

PATENT (CC, No, Kind, Date): EP 335278 A2 891004 (Basic)

EP 335278 A3 900822

EP 335278 B1 920805

APPLICATION (CC, No, Date): EP 89105314 890324;

PRIORITY (CC, No, Date): US 175823 880331

DESIGNATED STATES: DE; FR; GB; IT

INTERNATIONAL PATENT CLASS: B04B-015/08; B04B-013/00;

ABSTRACT WORD COUNT: 60

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS B	(English)	EPBBF1	274
CLAIMS B	(German)	EPBBF1	269
CLAIMS B	(French)	EPBBF1	308
SPEC B	(English)	EPBBF1	3204

Total word count - document A 3204

Total word count - document B 4055

Total word count - documents A + B 4055

...SPECIFICATION be able to isolate the sample from a partial vacuum environment (e. g., 0.5 atm ).

The present **instrument** is adapted to operate and to spin rotors in either an evacuated or a non-evacuated environment. For this purpose a rotor detection and identification device generally indicated by reference character **88** is provided in a predetermined operating position so as to identify the particular one of the predetermined plurality of rotors able to be used in the instrument. Preferably, the rotor **recognition** system disclosed and claimed in copending application serial number PCT/US 87/03221 (IP-0651...

7/3,K/6 (Item 1 from file: 349)

DIALOG(R)File 349:PCT Fulltext

(c) 2001 WIPO/MicroPat. All rts. reserv.

00702656 \*\*Image available\*\*

**SMART ELECTRONIC LABEL EMPLOYING ELECTRONIC INK**

**ETIQUETTE ELECTRONIQUE A MICROPROCESSEUR UTILISANT UN MARQUAGE ELECTRONIQUE**

Patent Applicant/Assignee:

GELBMAN Alexander, GELBMAN, Alexander , 18 Robinhood Drive, Mountain Lakes, NJ 07046 , US

Inventor(s):

GELBMAN Alexander, GELBMAN, Alexander , 18 Robinhood Drive, Mountain Lakes, NJ 07046 , US

Patent and Priority Information (Country, Number, Date):

Patent: WO 0016189 A1 20000323 (WO 200016189)

Application: WO 99US20777 19990910 (PCT/WO US9920777)

Priority Application: US 9899888 19980911

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK

DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR

LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM

TR TT UA UG UZ VN YU ZA ZW GH GM KE LS MW SD SL SZ UG ZW AM AZ BY KG KZ

MD RU TJ TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ

CF CG CI CM GA GN GW ML MR NE SN TD TG

Search report

Publication Language: English  
Filing Language: English  
Fulltext Word Count: 20262

Fulltext Availability:  
Detailed Description

Detailed Description

... part of or comprise an airline check in counter, airline ticket issuing printer, e-ticket **kiosk**, baggage **check** in **kiosk**, skycap **check** in station, boarding gate, departure door, airplane boarding ramp, automated baggage handling system, portable baggage...

...entrances, hotel check-in counters, bell stands, wheeled luggage racks, hotel room entrances, storage rooms, **car** trunks, bus luggage compartments, tractor trailer loading docks, tractor trailer loading doors, post office clerk...door, gate, entry way or passage way, swinging arm/gate, elevator, escalator, moving sidewalks, airline **check** in counter, ticketing **kiosks**, **check** in **kiosks**, travel related **kiosks**, skycap **check** in counter, boarding gate counter, departure gate doorway, departure gate doorway, boarding pas collection equipment...

...entrances, hotel check-in counters, bell stands, wheeled luggage racks, hotel room entrances, storage rooms, **car** trunks, bus luggage compartments, tractor trailer loading docks doorways, tractor trailer doorways, post office clerk...

7/3,K/7 (Item 2 from file: 349)  
DIALOG(R)File 349:PCT Fulltext  
(c) 2001 WIPO/MicroPat. All rts. reserv.

00692500

**AUTOMATED DOCUMENT CASHING SYSTEM**  
**SYSTEME AUTOMATISE D'ENCAISSEMENT DE DOCUMENTS**

Patent Applicant/Assignee:

CAPITAL SECURITY SYSTEMS INC, CAPITAL SECURITY SYSTEMS, INC., 6171 North Sheridan Road, Chicago, IL 60660, US

Inventor(s):

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SHEKOORY Nabil, SHEKOORY, Nabil, 6811 North Lakewood 2E, Chicago, IL 60626, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 0005667 A2 20000203 (WO 200005667)

Application: WO 99US15446 19990708 (PCT/WO US9915446)

Priority Application: US 98113913 19980710

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE

ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT

LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT

UA UG UZ VN YU ZA ZW GH GM KE LS MW SD SL SZ UG ZW AM AZ BY KG KZ MD RU

TJ TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG

CI CM GA GN GW ML MR NE SN TD TG

Publication Language: English

Filing Language: English

Fulltext Word Count: 28040

Search report

Fulltext Availability:  
Detailed Description

Detailed Description  
... a checking or savings account.

Even if an ATM existed for paying bills or processing **checks** of various amounts, that **ATM** might have difficulty in automatically locating, reading or interpreting amount lines such as the **CAR** or **LAR**, an invoice account number, the amount of the invoice, the amount to be paid, etc...The usual recognition fields for a check are the LAR and CAR. When a remittance **document** is also provided to the **ATM** machine for paying a bill or the like, the remittance document is scanned and its...

7/3,K/8 (Item 3 from file: 349)

DIALOG(R)File 349:PCT Fulltext

(c) 2001 WIPO/MicroPat. All rts. reserv.

00684786

**APPARATUS, SYSTEM AND METHOD OF PRINTING THE AUTHORIZED USER'S PICTURE AND SIGNATURE ON A CHECK**

**APPAREIL, SYSTEME ET PROCEDE D'IMPRESSION DE LA PHOTOGRAPHIE ET DE LA SIGNATURE D'UN UTILISATEUR AUTORISE SUR UN CHEQUE**

Patent Applicant/Assignee:

REED Thomas K Jr, REED, Thomas, K., Jr., 1070 Mansion Ridge Road, Santa Fe, NM 87501, US

ABRAHM Brent C, ABRAHM, Brent, C., Suite No. 235, 28577 Buffalo Park Road, Evergreen, CO 80439, US

Inventor(s):

REED Thomas K Jr, REED, Thomas, K., Jr., 1070 Mansion Ridge Road, Santa Fe, NM 87501, US

ABRAHM Brent C, ABRAHM, Brent, C., Suite No. 235, 28577 Buffalo Park Road, Evergreen, CO 80439, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 9967720 A1 19991229

Application: WO 99US14253 19990624 (PCT/WO US9914253)

Priority Application: US 9890543 19980624; US 9891584 19980702; US 98100528 19980916; US 99129197 19990414; US 99133734 19990512

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE

ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT

LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT

UA UG US UZ VN YU ZA ZW GH GM KE LS MW SD SL SZ UG ZW AM AZ BY KG KZ MD

RU TJ TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF

CG CI CM GA GN GW ML MR NE SN TD TG

Publication Language: English

Filing Language: English

Fulltext Word Count: 12053

Fulltext Availability:  
Detailed Description

Detailed Description

... ATM also downloads the user's digitized signature. The downloaded information is printed by the **ATM** on each **check** ordered by the user. The **ATM** prints the user's photograph in color on the **check** stock. The **ATM** also prints the text and numerical digits for the amount ordered for each **check**. In one embodiment, the **ATM** assigns and prints a **check** number, including printing the check number as part of the **MICR**



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number on the bottom of the check. In one embodiment, the **MICR** number is printed using magnetic toner. In another embodiment, instead of the **ATM** printing the **check** number, the **check** number has been pre printed on the **check** stock, in which case the **ATM** reads the **check** number as it is used by a device such as an optical scanner. The **ATM**...

7/3,K/9 (Item 4 from file: 349)  
DIALOG(R)File 349:PCT Fulltext  
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00645587 \*\*Image available\*\*

**MULTI-TRANSACTIONAL NETWORK ARCHITECTURE**  
**ARCHITECTURE DE RESEAU MULTITRANSACTIONNELLE**

Patent Applicant/Assignee:

KORMAN Bruce R, KORMAN, Bruce, R. , 1434 West 11th Street, Los Angeles,  
CA 90015 , US

Inventor(s):

KORMAN Bruce R, KORMAN, Bruce, R. , 1434 West 11th Street, Los Angeles,  
CA 90015 , US

Patent and Priority Information (Country, Number, Date):

Patent: WO 9928830 A1 19990610

Application: WO 98US25541 19981202 (PCT/WO US9825541)

Priority Application: US 9767123 19971202

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES  
FI GB GD GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV  
MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG  
US UZ VN YU ZW GH GM KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT  
BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA  
GN GW ML MR NE SN TD TG

Publication Language: English

Filing Language: English

Fulltext Word Count: 7404

Fulltext Availability:

Detailed Description

Detailed Description

... upon the smart card application. An embodiment of the invention may include a Magnetic Ink **Character Recognition (MICR)** reader 160 which decodes the magnetic ink characters printed at the bottom of checks. The **MICR** reader converts information from checks or utility bills to digitized information which is then used in processing the user transaction. The **MICR** reader enables the Super-**ATM** to cash **checks**. The Super-**ATM** contacts the Financial Service Provider (FSP) indicated by the check. If the FSP authorizes the...

7/3,K/10 (Item 5 from file: 349)  
DIALOG(R)File 349:PCT Fulltext  
(c) 2001 WIPO/MicroPat. All rts. reserv.

00631499 \*\*Image available\*\*

**PORTABLE SALES PRESENTATION SYSTEM WITH SELECTIVE SCRIPTED SELLER PROMPTS**  
**SYSTEME PORTATIF D'ARGUMENTATION POURVU DE GUIDES DU VENDEUR A SCENARIOS**  
**SELECTIFS**

Patent Applicant/Assignee:

ROSEFAIRE DEVELOPMENT LTD, ROSEFAIRE DEVELOPMENT LTD. , 33 Church Street,  
Hamilton , BM

Inventor(s):

Search report

BROCKMAN Robert T, BROCKMAN, Robert, T. , 903 Oak Valley, Houston, TX  
77024 , US  
JONES Donald D, JONES, Donald, D. , Suite 235, 8 South Shore Road,  
Smiths, FL 05 , BM

Patent and Priority Information (Country, Number, Date):

Patent: WO 9914688 A2 19990325  
Application: WO 98US19159 19980915 (PCT/WO US9819159)  
Priority Application: US 97929929 19970915

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES  
FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD  
MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG US  
UZ VN YU ZW GH GM KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE  
CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN  
GW ML MR NE SN TD TG

Publication Language: English

Filing Language: English

Fulltext Word Count: 13301

Fulltext Availability:

Detailed Description

Detailed Description

... particular seller, identified by a password or an electronic keycard  
(similar to a bank automated teller machine card), checks out the  
keys to a car for a test drive.

Other external devices may be advantageously utilized to verify the  
physical...

7/3,K/11 (Item 6 from file: 349)

DIALOG(R)File 349:PCT Fulltext

(c) 2001 WIPO/MicroPat. All rts. reserv.

00590236 \*\*Image available\*\*

**BIOMETRIC CHECK VERIFICATION SYSTEM**  
**SYSTEME BIOMETRIQUE DE VERIFICATION DE CHEQUES**

Patent Applicant/Assignee:

MR PAYROLL CORPORATION, MR. PAYROLL CORPORATION , Suite 800, 1600 W. 7th  
Street, Fort Worth, TX 76102 , US

Inventor(s):

STINSON Michael C, STINSON, Michael, C. , 2222 Winton Terrace West, Fort  
Worth, TX 76109 , US

TEMPLER John W Jr, TEMPLER, John, W., Jr. , 5109 Cedar River Trail, Fort  
Worth, TX 76137 , US

CLOWER Dyrone, CLOWER, Dyrone , 440 Dove Lane, Fort Worth, TX 76108 , US

Patent and Priority Information (Country, Number, Date):

Patent: WO 9835298 A1 19980813  
Application: WO 98US2017 19980206 (PCT/WO US9802017)  
Priority Application: US 9736923 19970206; US 97854321 19970512

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES  
FI GB GE GH GM GW HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD  
MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ  
VN YU ZW GH GM KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH  
DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML MR  
NE SN TD TG

Publication Language: English

Filing Language: English

Fulltext Word Count: 12829

Search report

Fulltext Availability:  
Detailed Description

Detailed Description

... the check reader 130 (step 622)', and the customer inserts the check (step 625). The **check** processing module 315 of the **ATM** 350 scans the **check** to produce images of the front and back of the check, validates the **MICR** ("magnetic ink **character recognition** ") code on the check, and reads designated zones of the check (step 630). If the...

...as indicated by the image of the back of the check, or has inserted the **check** incorrectly (step 632), then the **ATM** returns the **check** to the customer and prompts the customer to endorse the check (if necessary) and to...check to the customer (step 635) and validates the contents of the check using optical **character recognition** ("OCR ") (step '640). Using the recognized amount of the **check**, the **ATM** then calculates the difference, if any, between the recognized amount of the check and the...

7/3,K/12 (Item 7 from file: 349)  
DIALOG(R)File 349:PCT Fulltext  
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00525247 \*\*Image available\*\*

**SALES PRESENTATION SYSTEM**  
**SYSTEME DE PRESENTATION POUR LA VENTE**

Patent Applicant/Assignee:

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Detailed Description

Detailed Description

... seller, identified by a password or an electronic keycard (similar to a bank 27 automated **teller machine** Card), **checks** out the keys to a **car** for a test drive. Other 28 external devices may be advantageously utilized to verify the...

7/3,K/13 (Item 8 from file: 349)  
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00372758

**METHOD AND SYSTEM FOR SELECTIVE INCENTIVE POINT-OF-SALE MARKETING IN**

**RESPONSE TO CUSTOMER SHOPPING HISTORIES  
PROCEDE ET SYSTEME DE DISTRIBUTION DE BONS D'ACHAT EN FONCTION DES ACHATS  
ANTERIEURS D'UN CLIENT**

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Detailed Description

Detailed Description

... a block diagram of the automatic check reader; FIGURE 2C illustrates a typical check with **MICR** symbols for reading by the check reader; FIGURE 2D shows schematic circuit detail for the **transaction terminal**; FIGURE 3 functionally diagrams the **check** transaction processing system; FIGURES 4A-1 through 4A-3 illustrate the **MICR** parsing function; FIGURE 4B diagrams the verification function; FIGURE 5 diagrams the local status update...which processes the request and returns an appropriate response.

For example, in the case of **check** verification, a **transaction terminal** is used to transmit a verification request -- the customer's check ID, the verification function...keypad, a smart card read/write unit, a credit card magnetic stripe reader and a **MICR** reader.

Display for the terminal is provided by the LCD 986. A nineteen key pad